

**FIG.1A**

2/85 Fig. 1

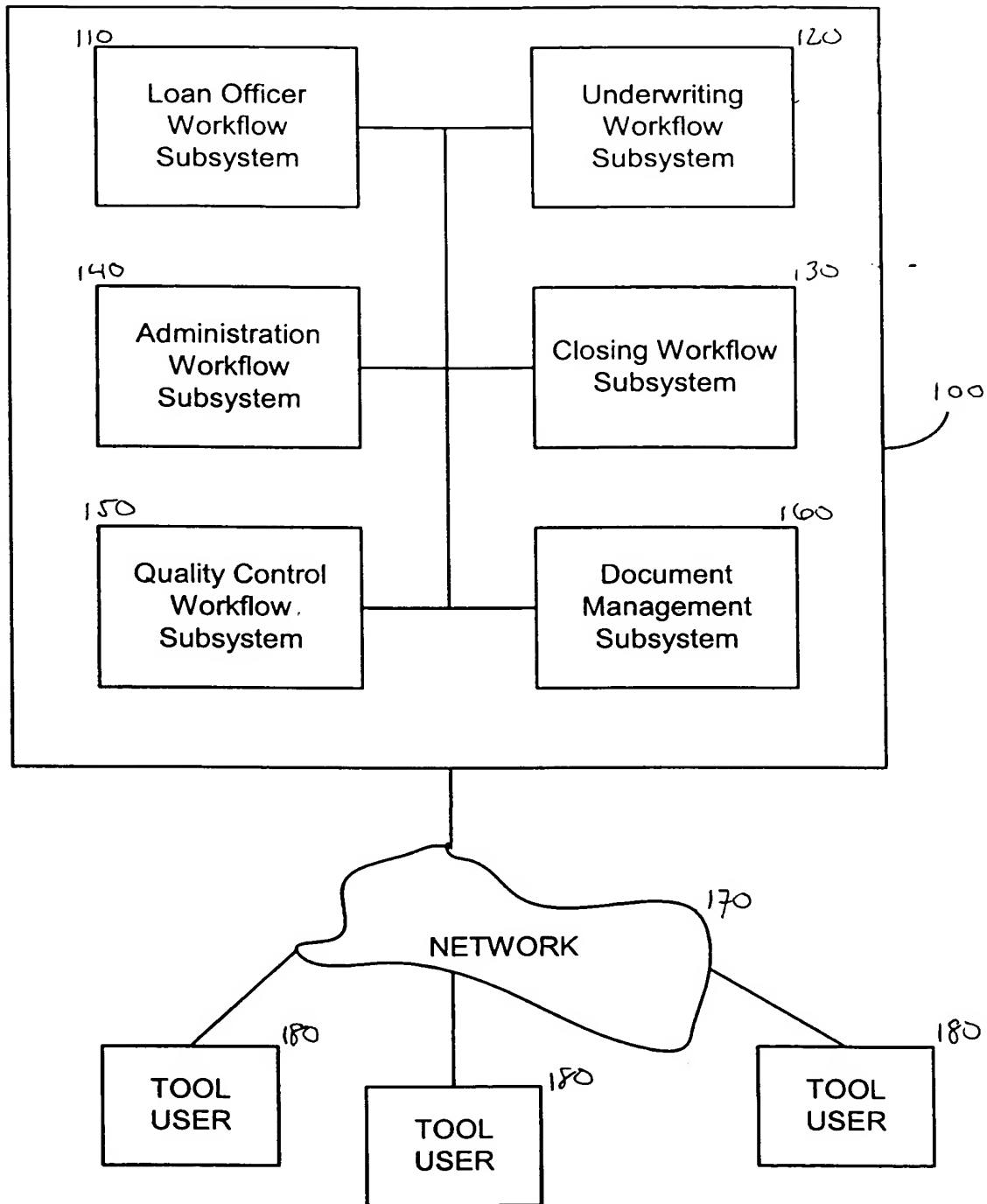


Fig. 2A

202

210

205

LINKS TO PORTIONS OF  
LOAN OFFER STATEMENT

215

**ACCESS EQUITY CORP.**

You are logged in as **Staff**

- Loans In Process
- Closed Loans
- Sent Board
- Commissions
- Paid Loan
- Debit Loan
- Unassigned Docs
- Log Out
- Email IT Support

---

**December**

Date	Time	Status	Account	Product	Amount	Interest	Fees	Balance	Notes
12/21/2002	12:21:00 PM	Purchase	\$175,750.00	AGN AMRO MATCO	None	No	\$0.00	Waiting	Waiting
12/21/2002	12:21:00 PM	Purchase	\$175,750.00	AGN AMRO MATCO	None	No	\$0.00	Waiting	Waiting

**LINKS TO PORTFOLIOS OF LOAN OFFICER-SUBSYSTEM**

205      210      212

225-

230

42-220

210

*Docket No.: 1945/US/2*

2002

235

8/85

Fig. 2F

240

AEC Underwriting Notice - Microsoft Internet Explorer		ACCESS EQUITY CORP	
<b>AEC Underwriting Notice</b>			
Borrower:	Test	Appraisal Type:	2055 EXT
Approval Type:	Accept Standard	Appraisal Value:	\$180,000.00
Base	QI	Bonus Comm	Div/Int Rent Other
Borrower	\$3,000.00	\$500.00	\$0.00 \$0.00 \$0.00 \$0.00
CoBorrower	\$0.00	\$0.00	\$0.00 \$0.00 \$0.00 \$0.00
Account Account Number Amount			
0	0	0	-
0	0	0	
0	0	0	
The following documents are required for your loan:			
Document	Status		
Disclosures	Needed		
Appraisal	Needed		
Title Work	Needed		
Flood Cert	Needed		
Homeowners Insurance	Needed		
Current W2	Needed		
Previous W2	Needed		
One Months Paystubs	Needed		
Recent Account Statement	Needed		
Previous Account Statement	Needed		
Purchase Contract	Needed		



## Docket No.: 1945/US/2

[illegible]

10/85

Fig. 2 H

245

AEC Underwriting Notice - Microsoft Internet Explorer



## AEC Underwriting Notice

Borrower: Test Appraisal Type: 2055 EXT  
Approval Type: Accept Standard Appraisal Value: \$180,000.00

Base	QI	Bonus	Comm	Div/Int	Rent	Other
Borrower	\$3,000.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00
CoBorrower	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

### Account Account Number Amount

0	0	0
0	0	0
0	0	0


The following documents are required for your loan:

Document	Status
Homeowners Insurance	Needed
Current W2	Needed
Previous W2	Needed
One Months Paystubs	Needed
Recent Account Statement	Needed
Previous Account Statement	Needed
Purchase Contract	Needed
Disclosures	Approved
Appraisal	Approved
Title Work	Approved
Flood Cert	Approved

11/85

Fig. 21

AL-245

AEC Underwriting Notice - Microsoft Internet Explorer																									
<div style="display: flex; justify-content: space-between; align-items: center;">  <div> <p><b>ACCESS EQUITY CORP</b></p> </div> </div>																									
<h2 style="text-align: center;">AEC Underwriting Notice</h2>																									
<div style="display: flex; justify-content: space-between;"> <div> <p><b>Borrower:</b> Test</p> <p><b>Approval Type:</b> Accept Standard</p> </div> <div> <p><b>Appraisal Type:</b> 2055 EXT</p> <p><b>Appraisal Value:</b> \$180,000.00</p> </div> </div>																									
<table border="1" style="width: 100%;"> <thead> <tr> <th>Base</th> <th>QI</th> <th>Bonus</th> <th>Comm</th> <th>Div/Int</th> <th>Rent</th> <th>Other</th> </tr> </thead> <tbody> <tr> <td>Borrower</td> <td>\$3,000.00</td> <td>\$500.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>CoBorrower</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> </tbody> </table>		Base	QI	Bonus	Comm	Div/Int	Rent	Other	Borrower	\$3,000.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	CoBorrower	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Base	QI	Bonus	Comm	Div/Int	Rent	Other																			
Borrower	\$3,000.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00																			
CoBorrower	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00																			
<table border="1" style="width: 100%;"> <thead> <tr> <th>Account</th> <th>Account Number</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table>		Account	Account Number	Amount	0	0	0	0	0	0	0	0	0												
Account	Account Number	Amount																							
0	0	0																							
0	0	0																							
0	0	0																							
<p>The following documents are required for your loan:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Document</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>Disclosures</td> <td>Approved</td> </tr> <tr> <td>Appraisal</td> <td>Approved</td> </tr> <tr> <td>Title Work</td> <td>Approved</td> </tr> <tr> <td>Flood Cert</td> <td>Approved</td> </tr> <tr> <td>Homeowners Insurance</td> <td>Approved</td> </tr> <tr> <td>Current W2</td> <td>Approved</td> </tr> <tr> <td>Previous W2</td> <td>Approved</td> </tr> <tr> <td>One Months Paystubs</td> <td>Approved</td> </tr> <tr> <td>Previous Account Statement</td> <td>Approved</td> </tr> <tr> <td>Purchase Contract</td> <td>Approved</td> </tr> <tr> <td>Recent Account Statement</td> <td>Not Needed</td> </tr> </tbody> </table>		Document	Status	Disclosures	Approved	Appraisal	Approved	Title Work	Approved	Flood Cert	Approved	Homeowners Insurance	Approved	Current W2	Approved	Previous W2	Approved	One Months Paystubs	Approved	Previous Account Statement	Approved	Purchase Contract	Approved	Recent Account Statement	Not Needed
Document	Status																								
Disclosures	Approved																								
Appraisal	Approved																								
Title Work	Approved																								
Flood Cert	Approved																								
Homeowners Insurance	Approved																								
Current W2	Approved																								
Previous W2	Approved																								
One Months Paystubs	Approved																								
Previous Account Statement	Approved																								
Purchase Contract	Approved																								
Recent Account Statement	Not Needed																								

250

230

13/85

Fig. 2K

2-255

Fee Sheet	
<b>Borrower Information</b>	
Borrower:	John Test
CoBorrower:	
Address:	123 Any Street Denver, CO 80202
Loan Amount:	\$175,750.00
Interest Rate:	8
LTV:	97.638
Investment:	N
Locked?	Y
Closing Date:	12/31/2002
Funding Date:	12/31/2002
Interest Credit:	N
1st Payment Date:	1/1/1900
<b>Title Company</b>	
Name:	NATCO
Address:	123 Title Street Denver, CO 80808
Contact:	Title Officer
Phone:	303-123-4567
Fax:	303-456-7899
<b>Escrow Information</b>	
Homeowners Insurance Company:	HI Company Name
Annual Amount:	0
Due Date:	1/1/1900
<b>Taxes</b>	
1st Installment Amount:	600
Due Date:	1/1/1900
2nd Installment Amount:	600
Due Date:	1/1/1900
<b>Investor</b>	
ABN:	AMRO
<b>Fees</b>	
Origination:	1757.5
Processing:	0
Appraisal:	500
Underwriting:	0
Credit Report:	300
Administrative:	375
Broker Credit:	0
Flood Cert:	375
<b>Order Documents</b>	

260

**ACCESS EQUITY CORP.**

you are logged in as **Staff**

- Loans In Process
- Closed Loans
- Screenshot
- Commissions
- Loan Loan
- Delete Loan
- Unassigned Docs
- Login Out
- Email IT Support

---

Access Equity Corp. IP's System - Microsoft Internet Explorer

http://access11754/frames.asp?position=Office-Staff

**December**

C	10887	Test	1/23/2002	1/23/2002	Purchase	\$175,750.00	AGN AMRO	NATCO	None	Yes	\$3,200.00	Approved	New Date	Mile	Approved

270

Fig. 2M

42-25

[illegible]









325

19/85

19/85

325

345

320

Fig. 3B

340

335

365

AUS Approval Form - Microsoft Internet Explorer

John Test

Select AUS Approval Type:

☐ Accept Stream ☐ Accept Plus ☒ Accept Standard

☐ B/C Full Doc ☐ B/C Full Doc SE ☐ B/C Stated

Enter \$ amounts to be verified:

	Borrower	Co-Borrower
Base Income	3000	0
Overtime	500	0
Bonuses	0	0
Commission	0	0
DivInt	0	0
Rent	0	0
Other	0	0
Appraisal	180000	2055 INT

Additional Conditions:

☐ HUD on Sold Property

☐ Condo Questionnaire

☐ PUD Questionnaire

☐ HOA Insurance Policy

☐

☐

☐

☐

Asset Information:

Account	Account Number	Amount
0	0	0
0	0	0
0	0	0

Supplier

Access Equity Corp. TPS System - Microsoft Internet Explorer

http://access1/TPS/frames.asp?pass=anOffice-Underwriting

**ACCESS  
EQUITY  
CORP.**

You are logged in as:  
Underwriting

[Loans in Queue](#)

[Cond. Approval](#)

[Final Approval](#)

[Loans Funded](#)

[Scoreboard](#)

[Log Out](#)

[Email IT Support](#)

10883	NORDBY	Amy Egan	9/23/2002	Refinance	\$141,500.00	Greenpoint	Not Submitted	Accept Standard	View Docs	Waiting
10881	NORDBY	Amy Egan	9/23/2002	Refinance	\$113,500.00	Greenpoint	Not Submitted	Accept Standard	View Docs	Waiting
10882	NORDBY	Amy Egan	9/23/2002	Refinance	\$155,500.00	Greenpoint	Not Submitted	Accept Standard	View Docs	Waiting
10892	Marone	TJ Rubley	9/23/2002	Refinance	\$178,500.00	ABN AMRO	MOA	Accept Standard	View Docs	Waiting
10893	Vue	TJ Rubley	9/23/2002	Refinance	\$188,000.00	ABN AMRO	MOA	Accept Standard	View Docs	Waiting
10894	Robinson	Courtney Davis	9/23/2002	Refinance	\$268,000.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
10895	Robinson	Courtney Davis	9/23/2002	Refinance	\$40,000.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
10899	Emily	Jesse Maendel	9/24/2002	Refinance	\$130,000.00	Greenpoint	Not Submitted	Accept Standard	View Docs	Waiting
10871	Williams-Jr	Bree Shupe	9/25/2002	Refinance	\$168,500.00	ABN AMRO	MOA	Accept Standard	View Docs	Waiting
10897	Einarson	TJ Rubley	9/27/2002	Refinance	\$261,200.00	ABN AMRO	MOA	Accept Standard	View Docs	Waiting
10890	Mulkins	TJ Rubley	9/27/2002	Refinance	\$450,000.00	ABN AMRO	MOA	Accept Standard	View Docs	Waiting
10898	Cohn	Michael Culver	9/30/2002	Purchase	\$180,000.00	ABN AMRO	MOA	Accept Standard	View Docs	Waiting
10886	Gabriel	Michael Culver	9/30/2002	Purchase	\$176,540.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
10833	Kroeger	Courtney Davis	9/30/2002	Purchase	\$148,500.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
October										
10891	Mulkins	TJ Rubley	10/2/2002	Refinance	\$131,300.00	ABN AMRO	MOA	Accept Standard	View Docs	Waiting
10889	Siebb	Michael Culver	10/15/2002	Purchase	\$125,130.00	Other	Not Submitted	Accept Standard	View Docs	Waiting
10872	RUEST	Scott Nordby	10/31/2002	Purchase	\$285,000.00	ABN AMRO	Not Submitted	Accept Standard	View Docs	Waiting
December										
10887	Test	Staff	12/31/2002	Purchase	\$175,750.00	ABN AMRO	Not Submitted	Accept Standard	View Docs	Waiting

373 371 374

20/85

370

Fig. 3c

372

Document	Status	Update
Disclosures	Needed	Needed
Appraisal	Needed	Needed
Title Work	Needed	Needed
Flood Cert	Needed	Needed
Homeowners Insurance	Needed	Needed
Current W2	Needed	Needed
Previous W2	Needed	Needed
One Months Payslips	Needed	Needed
Recent Account Statement	Needed	Needed
Previous Account Statement	Needed	Needed
Purchase Contract	Needed	Needed

378

2055 EXT \$180,000.00

378

Employer \$3,000.00

378

Employer \$3,000.00

378

22/85  
~376  
Fig. 3E

John Test

Document	Status	Update
Homeworkers Insurance	Needed	Needed
Current W2	Needed	Needed
Previous W2	Needed	Needed
One Months Paystubs	Needed	Needed
Recent Account Statement	Needed	Needed
Previous Account Statement	Needed	Needed
Purchase Contract	Needed	Needed
Disclosures	Approved	Approved
Appraisal	Approved	Approved
Title Work	Approved	Approved
Flood Cert	Approved	Approved

378  
Employer \$3,000.00  
378  
Employer \$3,000.00  
378  
378  
378

380

Fig 3

372



377

374/372

10857	Wiley	Courtney Davis	9/19/2002	Purchase	\$131,920.00	Broadstreet	Not Submitted	View Data	Waiting
10877	Schot	Joel Horn	9/20/2002	Purchase	\$400,100.00	Greenpoint	Not Submitted	View Data	Waiting
10801	Fearnin	Courtney Davis	9/20/2002	Refinance	\$252,000.00	AGN AMRO	MOA	View Data	Waiting
10898	Wagner	Courtney Davis	9/20/2002	Refinance	\$300,700.00	Other	Not Submitted	View Data	Waiting
10878	Cook	Courtney Davis	9/23/2002	Heloc	\$35,000.00	Other	Not Submitted	View Data	Waiting
10883	NORBY	Amy Egan	9/23/2002	Refinance	\$141,500.00	Greenpoint	Not Submitted	View Data	Waiting
10881	NORBY	Amy Egan	9/23/2002	Refinance	\$113,500.00	Greenpoint	Not Submitted	View Data	Waiting
10882	NORBY	Amy Egan	9/23/2002	Refinance	\$155,500.00	Greenpoint	Not Submitted	View Data	Waiting
10882	Marone	TJ Rubley	9/23/2002	Refinance	\$178,500.00	AGN AMRO	MOA	View Data	Waiting
10883	Vus	TJ Rubley	9/23/2002	Refinance	\$188,000.00	AGN AMRO	MOA	View Data	Waiting
10894	Robinson	Courtney Davis	9/23/2002	Refinance	\$268,000.00	Other	Not Submitted	View Data	Waiting
10895	Robinson	Courtney Davis	9/23/2002	Heloc	\$40,000.00	Other	Not Submitted	View Data	Waiting
10889	Emily	Jesse Mandel	9/24/2002	Refinance	\$130,000.00	Greenpoint	Not Submitted	View Data	Waiting
10871	Williams-Jr	Brea Shupe	9/25/2002	Refinance	\$168,500.00	AGN AMRO	MOA	View Data	Waiting
10897	Enstrom	TJ Rubley	9/27/2002	Refinance	\$261,200.00	AGN AMRO	MOA	View Data	Waiting
10890	Mulkins	TJ Rubley	9/27/2002	Refinance	\$450,000.00	AGN AMRO	MOA	View Data	Waiting
10898	Cohn	Michael Culver	9/30/2002	Purchase	\$190,000.00	AGN AMRO	MOA	View Data	Waiting
10886	Gabriel	Michael Culver	9/30/2002	Purchase	\$178,540.00	Other	Not Submitted	View Data	Waiting
10833	Kroeger	Courtney Davis	9/30/2002	Purchase	\$148,500.00	Other	Not Submitted	View Data	Waiting
October									
10891	Mulkins	TJ Rubley	10/22/2002	Refinance	\$131,300.00	AGN AMRO	MOA	View Data	Waiting
10898	Step	Michael Culver	10/19/2002	Purchase	\$125,130.00	Other	Not Submitted	View Data	Waiting
10872	RUEBT	Scott Nordby	10/31/2002	Purchase	\$285,000.00	AGN AMRO	Not Submitted	View Data	Waiting
December									
10897	Test	Start	12/31/2002	Purchase	\$176,750.00	AGN AMRO	Not Submitted	View Data	Waiting



25/85

Final Approval Form - Microsoft Intern... [X] [X] [X]

Are you sure you want to grant final underwriting approval to this loan?

☒ YES

2384

Fig. 3H

2386

5042

**ACCESS EQUITY CORP.**

You are logged in as Administrator

Loans In Process  
Closed Loans  
Scoreboard  
Commissions  
Edit Loan  
Delete Loan  
TIPS Uses  
Log Out  
Email IT Support

C	Schot	9/20/2002	9/20/2002	Purchase	\$400,100.00	Greenpoint	NATCO	none	Yes	\$3,000.00
C	Breslaw	9/16/2002	9/20/2002	Refinance	\$230,000.00	ABN AMRO	NATCO		Yes	\$2,000.00
C	Wagner	9/20/2002	9/20/2002	Refinance	\$300,700.00	Other	NATCO	none	No	\$3,000.00
C	Norman	9/18/2002	9/23/2002	Refinance	\$119,000.00	ABN AMRO	NATCO	none	No	\$1,100.00
C	Oreok	9/17/2002	9/23/2002	Refinance	\$270,000.00	ABN AMRO	NATCO		No	\$2,500.00
C	Emily	9/24/2002	9/24/2002	Refinance	\$130,000.00	Greenpoint	NATCO		No	\$2,152.00
C	Marone	9/23/2002	9/27/2002	Refinance	\$178,500.00	ABN AMRO	NATCO		No	\$3,200.00
C	NORDBY	9/23/2002	9/27/2002	Refinance	\$113,500.00	Greenpoint	Title America	N/A	Yes	\$1,500.00
C	NORDBY	9/23/2002	9/27/2002	Refinance	\$155,500.00	Greenpoint	Title America	N/A	Yes	\$1,500.00
C	NORDBY	9/23/2002	9/27/2002	Refinance	\$141,500.00	Greenpoint	Title America	N/A	Yes	\$1,500.00
C	NORDBY	9/23/2002	9/27/2002	Refinance	\$198,000.00	Greenpoint	Title America	N/A	Yes	\$1,500.00
C	Cook	9/23/2002	9/27/2002	Helioc	\$35,000.00	Other	Other	None	No	\$700.00
C	Vue	9/23/2002	9/27/2002	Refinance	\$188,000.00	ABN AMRO	NATCO		Yes	\$3,500.00
C	Robinson	9/23/2002	9/27/2002	Refinance	\$268,000.00	Other	NATCO	none	No	\$3,000.00
C	Robinson	9/23/2002	9/27/2002	Helioc	\$40,000.00	Other	NATCO	none	No	\$400.00
C	Cohn	9/20/2002	9/30/2002	Purchase	\$190,000.00	ABN AMRO	Other	Parkin	No	\$3,250.00
C	Williams-Jr	9/25/2002	9/30/2002	Refinance	\$168,500.00	ABN AMRO	NATCO	N/A	Yes	\$3,250.00
C	Gabriel	9/30/2002	9/30/2002	Purchase	\$176,540.00	Other	Other	Trostel	No	\$3,250.00
C	Kroeger	9/30/2002	9/30/2002	Purchase	\$148,500.00	Other	Other	Harshaw	No	\$3,250.00
<b>October</b>										
C	Mullins	10/22/2002	10/22/2002	Refinance	\$121,300.00	ABN AMRO	NATCO		No	\$2,200.00
C	Mullins	9/27/2002	10/22/2002	Refinance	\$450,000.00	ABN AMRO	NATCO		No	\$3,200.00
C	Eatonson	9/27/2002	10/22/2002	Refinance	\$261,200.00	ABN AMRO	NATCO		No	\$2,300.00
C	Steb	10/15/2002	10/15/2002	Purchase	\$125,130.00	Other	Other	Hillman	No	\$4,500.00
C	RUEBT	10/31/2002	10/31/2002	Purchase	\$265,000.00	ABN AMRO	Title America	Lore Smart	No	\$3,200.00
<b>December</b>										
C	Test	12/31/2002	12/31/2002	Purchase	\$175,750.00	ABN AMRO	NATCO	None	No	\$0.00

Fig. 4B

2400

415

Access Equity Corp. TPS System - Microsoft Internet Explorer

http://eznet1/TPS/frames.asp?userid=officer&date=10/27/2002

you are logged in as  
Administrator

- Loans In Process
- Closed Loans
- Scoreboard
- Commisions
- Edit Loan
- Delete Loan
- TPS Users
- Log Out
- Panel IT Support

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Access Equity Corp. IFS System - Microsoft Internet Explorer														
Access Equity Corp.														
You are logged in as Administrator														
Loans In Process														
Closed Loans														
Scoreboard														
Commissions														
Total Loan														
Detailed Loan														
IFS Users														
Log Out														
[Total IFS Support]														
Loan ID	Loan Type	Loan Status	Loan Date	Loan Amount	Loan Interest	Loan Term	Loan Frequency	Loan Payment	Loan Balance	Loan Equity	Loan Collateral	Loan Location	Loan Agent	Loan Manager
10839	C	Completed	9/27/2002	Refinance	\$180,800.00	ABN AMRO	NATCO	None	\$2,500.00	Yes	\$2,811.00	\$681.00		
10843	C	Completed	9/28/2002	Refinance	\$238,500.00	ABN AMRO	NATCO	None	\$2,150.00	Yes	\$2,281.50	\$518.00		
10845	C	Completed	9/29/2002	Refinance	\$140,000.00	ABN AMRO	NATCO	None	\$2,500.00	Yes	\$2,375.00	\$583.00		
10829	C	Completed	9/47/2002	Refinance	\$197,000.00	ABN AMRO	NATCO	None	\$2,700.00	Yes	\$2,728.00	\$738.00		
10788	C	Completed	9/47/2002	Purchase	\$184,888.00	ABN AMRO	Other	Meadows	\$2,882.00	Yes	\$2,882.97	\$817.00		
10775	C	Completed	9/29/2002	Refinance	\$284,000.00	Overseas	The America	None	\$5,000.00	Yes	\$5,260.00	\$2,508.00		
10858	C	Completed	9/30/2002	Refinance	\$181,500.00	Other	NATCO	None	\$3,000.00	Yes	\$3,871.57	\$1,317.00		
10823	C	Completed	9/30/2002	Refinance	\$141,000.00	ABN AMRO	The America	None	\$2,158.00	Yes	\$2,218.52	\$485.00		
10847	C	Completed	9/30/2002	Refinance	\$144,500.00	ABN AMRO	NATCO	None	\$4,400.00	Yes	\$4,460.25	\$1,908.00		
10782	C	Completed	9/6/2002	Purchase	\$158,320.00	Stone Creek	Other	Total	\$3,300.00	Yes	\$2,000.00	\$375.00		
10783	C	Completed	9/6/2002	Refinance	\$130,000.00	ABN AMRO	NATCO	None	\$1,500.00	Yes	\$208.85	(\$521.00)		
10813	C	Completed	9/47/2002	Refinance	\$89,000.00	ABN AMRO	The America	None	\$1,000.00	Yes	\$959.38	(\$198.00)		
10840	C	Completed	9/47/2002	Refinance	\$201,800.00	ABN AMRO	Other	None	\$2,700.00	No	\$0.00	\$0.00		
10884	C	Completed	9/47/2002	Refinance	\$180,000.00	ABN AMRO	NATCO	None	\$1,000.00	Yes	\$1,283.38	\$17.00		
10848	C	Completed	9/5/2002	Refinance	\$228,875.81	ABN AMRO	Other	None	\$3,300.00	Yes	\$4,982.00	\$2,307.00		
10853	C	Completed	9/5/2002	Refinance	\$257,000.00	ABN AMRO	The America	None	\$3,800.00	Yes	\$4,180.00	\$1,883.00		
10881	C	Completed	9/5/2002	Refinance	\$286,800.00	ABN AMRO	The America	None	\$1,000.00	Yes	\$1,365.50	\$58.00		
10810	C	Completed	9/5/2002	Refinance	\$234,500.00	ABN AMRO	NATCO	None	\$2,300.00	Yes	\$2,159.38	\$455.00		
10890	C	Completed	9/5/2002	Refinance	\$271,750.00	ABN AMRO	NATCO	None	\$1,800.00	Yes	\$1,885.83	\$358.00		
10887	C	Completed	9/12/2002	Purchase	\$174,750.00	ABN AMRO	NATCO	None	\$3,200.00	No	\$0.00	\$0.00		
10459	C	Completed	9/13/2002	Refinance	\$232,250.00	ABN AMRO	NATCO	None	\$2,800.00	No	\$0.00	(\$825.00)		
Total: 15 Loans														
August														
July														
June														
May														
April														
March														
February														
January														

RED = Closed Loans not yet funded  
BLUE = Closed & Funded

28/85

415

Fig 4c

215

**ACCESS EQUITY CORP**

you are logged in as Administrator

- Loans In Process
- Closed Loans
- Searchboard
- Commissions
- Loan Loan
- Delete Loan
- TPS Users
- Log Out
- Email IT Support

**ACCESS EQUITY CORP**

**TPS**

Loan Officer: Stef

**Borrower Information:**

Borrower: John Test

CoBorrower:

Prop. Address: 123 Any Street

Denver CO 80202

**Loan Information:**

Loan Amount: 175750 LTV: 97.63%

Investor: ABN AMRO Inv. Property? No

Purchase Rate: Purchase Interest Rate: 8

Closing Date: 9/12/2002 Funding Date: 9/12/2002

Interest Credit? No 1st Payment Date: 1/1/1900

Locked? Yes Closed? Yes

Est. Revenue: 3200 Actual Revenue: 3200

Check in? Yes

**Title and Escrow Information:**

The Company: NATCO Contact:  Title Officer:

Address1: 123 Title Street Phone: 303-123-4567

Address2: Denver, CO 80809 Fax: 303-456-7899

Homeowners Ins.: HI Company Name Due Date: 1/1/1900

Annual Amount: 0

**Taxes:**

29/85

2220

Fig. 4D

425

420

30/85

2-415

4.5.4

RED = Closed Loans not yet funded  
BLUE = Closed & Funded

Fig. 4E



Access Equity Corp. IPS System - Microsoft Internet Explorer

Access Equity Corp. IPS System - Microsoft Internet Explorer

ACCESS  
EQUITY  
CORP.

You are logged in as  
Administrator

- Loans In Process
- Closed Loans
- Scoreboard
- Commissions
- Leads Loan
- Delate Loan


IPS Users  
Log Out

Email Support

Amy Egan														
Loan #	Loan Type	Loan Status	Loan Date	Loan Amount	Loan Term	Loan Interest	Loan Points	Loan Fees	Loan Title	Loan Address	Loan City	Loan State	Loan Zip	Loan Status
C 10881	ARM Egan	NORDBY	9/23/2002	9/23/2002	Refinance	\$113,500.00	Greenpoint	NA	Yes	\$1,500.00				
C 10882	ARM Egan	NORDBY	9/23/2002	9/23/2002	Refinance	\$155,500.00	Greenpoint	NA	Yes	\$1,500.00				
C 10883	ARM Egan	NORDBY	9/23/2002	9/23/2002	Refinance	\$141,500.00	Greenpoint	NA	Yes	\$1,500.00				
C 10887	ARM Egan	NORDBY	9/23/2002	9/23/2002	Refinance	\$198,000.00	Greenpoint	NA	Yes	\$1,500.00				
Bree Shupe														
C 10846	Bree Shupe	Aston	9/13/2002	9/18/2002	Refinance	\$324,950.00	ABN AMRO	NATCO	Yes	\$3,000.00				
C 10878	Bree Shupe	Barnard	9/16/2002	9/20/2002	Refinance	\$108,300.00	ABN AMRO	NATCO	Yes	\$2,700.00				
C 10871	Bree Shupe	Williams-Jr	9/25/2002	9/30/2002	Refinance	\$188,500.00	ABN AMRO	NATCO	Yes	\$3,750.00				
Courtney Davis														
C 10852	Courtney Davis	Miller	9/12/2002	9/12/2002	Purchase	\$197,000.00	ABN AMRO	Other	Yes	\$2,000.00				
C 10900	Courtney Davis	Norman	9/18/2002	9/23/2002	Refinance	\$119,000.00	ABN AMRO	NATCO	No	\$1,100.00				
C 10857	Courtney Davis	Wiley	9/19/2002	9/19/2002	Purchase	\$131,920.00	Broadstreet	Other	Yes	\$2,800.00				
C 10801	Courtney Davis	Fearin	9/20/2002	9/25/2002	Refinance	\$252,000.00	ABN AMRO	NATCO	No	\$2,000.00				
C 10888	Courtney Davis	Wagner	9/20/2002	9/20/2002	Refinance	\$300,700.00	Other	NATCO	No	\$3,000.00				
C 10884	Courtney Davis	Robinson	9/23/2002	9/27/2002	Refinance	\$288,000.00	Other	NATCO	No	\$3,000.00				
C 10895	Courtney Davis	Robinson	9/23/2002	9/27/2002	Refinance	\$40,000.00	Other	NATCO	No	\$400.00				
C 10878	Courtney Davis	Cook	9/23/2002	9/27/2002	Refinance	\$35,000.00	Other	Other	No	\$700.00				
C 10833	Courtney Davis	Kroger	9/30/2002	9/30/2002	Purchase	\$148,500.00	Other	Other	No	\$3,750.00				
Jennifer Scardino														
C 10780	Jennifer Scardino	Dunlin	9/11/2002	9/16/2002	Refinance	\$108,000.00	Greenpoint	NATCO	Yes	\$800.00				
C 10850	Jennifer Scardino	Meadows	9/12/2002	9/12/2002	Purchase	\$98,325.00	ABN AMRO	Other	Yes	\$1,978.00				
C 10851	Jennifer Scardino	Sellmu	9/18/2002	9/18/2002	Purchase	\$154,850.00	ABN AMRO	Other	Yes	\$3,000.00				
Jesse Maendel														
C 10880	Jesse Maendel	Dialer	9/13/2002	9/13/2002	Refinance	\$103,500.00	ABN AMRO	NATCO	Yes	\$2,700.00				
C 10889	Jesse Maendel	Emily	9/24/2002	9/24/2002	Refinance	\$130,000.00	Greenpoint	NATCO	No	\$2,152.00				



33/85



**ACCESS  
EQUITY  
CORP.**

You are logged in as  
Administrator

- Loans In Process
- Closed Loans
- Scoreboard
- Commissions
- Loan Loan
- Delete Loan
- UPS Users
- Log Out
- Email IT Support

Access Equity Corp. IP's System - Microsoft Internet Explorer

http://access11785frmes.epjpost.com/Office/Administrator

Access	Admin	Access Name
<input type="checkbox"/>	admin	Administrator
<input type="checkbox"/>	amy_egan	Amy Egan
<input type="checkbox"/>	bre	Bree Shupe
<input type="checkbox"/>	closing	Closing and Funding
<input type="checkbox"/>	courtney_devils	Courtney Devils
<input type="checkbox"/>	dawn	Dawn Dobbins
<input type="checkbox"/>	jennifer	Jennifer Scardino
<input type="checkbox"/>	jessie_maendel	Jessie Maendel
<input type="checkbox"/>	joe_mcdaniel	Joe McDaniel
<input type="checkbox"/>	josh	Joel Horn
<input type="checkbox"/>	karen_alexander	Karen Alexander
<input type="checkbox"/>	michaelc	Michael Culver
<input type="checkbox"/>	qcdanver	Quality Control
<input type="checkbox"/>	scott_nordby	Scott Nordby
<input type="checkbox"/>	staff	Staff
<input type="checkbox"/>	tr	TJ Rubley
<input type="checkbox"/>	uwdenver	Underwriting

2-445

Fig. 4H

34/85



You are logged in as  
Administrator

Loans In Progress

Closed Loans

Scoreboard

Commissions

Loan Loan

Debit Loan

TIPS Users

Log Out

Email IT Support

### Month-To-Date (September)

Loan Officer	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
[REDACTED]	8	\$1,754,215.00	\$28,400.00	\$2,000.00
[REDACTED]	8	\$1,912,750.00	\$24,400.00	\$8,397.57
[REDACTED]	8	\$1,492,770.00	\$18,250.00	\$0.00
[REDACTED]	6	\$1,188,950.00	\$16,100.00	\$7,287.50
[REDACTED]	6	\$1,381,000.00	\$13,300.00	\$8,637.86
[REDACTED]	5	\$766,939.61	\$12,060.00	\$7,874.97
[REDACTED]	4	\$755,000.00	\$11,958.00	\$12,497.90
[REDACTED]	3	\$378,000.00	\$9,257.00	\$4,480.25
[REDACTED]	5	\$895,400.00	\$7,000.00	\$1,385.50
[REDACTED]	1	\$234,500.00	\$2,300.00	\$2,159.38
[REDACTED]	0	\$0.00	\$0.00	\$0.00
<b>TOTALS</b>	<b>56</b>	<b>\$10,719,474.61</b>	<b>\$144,020.00</b>	<b>\$50,600.93</b>

### Year-To-Date

Loan Officer	# of Loans	Loan Volume	Actual Revenue
[REDACTED]	44	\$8,465,485.00	\$178,838.85
[REDACTED]	44	\$9,015,950.00	\$107,579.92
[REDACTED]	42	\$7,628,585.00	\$115,480.26
[REDACTED]	36	\$7,315,457.00	\$101,100.58
[REDACTED]	35	\$8,841,253.61	\$114,439.26
[REDACTED]	35	\$6,806,774.00	\$125,802.92
[REDACTED]	3	\$490,500.00	\$5,138.13
[REDACTED]	1	\$286,900.00	\$1,385.50
[REDACTED]	1	\$720,000.00	\$3,397.00
[REDACTED]	1	\$144,500.00	\$4,480.25
<b>TOTALS</b>	<b>337</b>	<b>\$65,123,469.61</b>	<b>\$980,861.55</b>

Month	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
January	30	\$5,399,024.00	\$91,859.38	\$92,373.66
February	28	\$5,867,907.00	\$95,037.32	\$94,571.61
March	21	\$5,012,059.00	\$78,822.21	\$77,880.69
April	46	\$7,557,173.00	\$124,198.50	\$125,354.78
May	33	\$5,578,555.00	\$98,988.00	\$108,459.44
June	48	\$9,615,490.00	\$128,980.86	\$145,488.19
July	62	\$12,465,822.00	\$179,261.00	\$181,412.85
August	51	\$10,080,155.00	\$170,806.00	\$113,959.80

2-430

Fig. 4I

443

December											
	12/01/2002	12/02/2002	12/03/2002	12/04/2002	12/05/2002	12/06/2002	12/07/2002	12/08/2002	12/09/2002	12/10/2002	12/11/2002
0087	Test	Staff	12/31/2002	12/31/2002	\$175,150.00	Accept Standard	View Data	View	View	View	Waiting...

36/85  
540  
530  
520  
Fig. 5B

QC Checklist - Microsoft Internet Explorer		
	Yes	No
1. Does the Subject Property match the address on Title Work?	<input checked="" type="radio"/>	<input type="radio"/>
2. Are all disclosures signed?	<input checked="" type="radio"/>	<input type="radio"/>
3. Is the contract signed?	<input checked="" type="radio"/>	<input type="radio"/>
4. Is the Underwriting Control Sheet completed?	<input checked="" type="radio"/>	<input type="radio"/>
5. Do the HUD-1 fees match the GFE fees?	<input checked="" type="radio"/>	<input type="radio"/>
6. Does the HUD-1 Cash To Close match the GFE Cash To Close?	<input checked="" type="radio"/>	<input type="radio"/>
7. Is the Loan Amount correct?	<input checked="" type="radio"/>	<input type="radio"/>

Update 550

Access Equity Corp. IPS System - Microsoft Internet Explorer

You are logged in as  
Quality Control

Learn More in Queue

Search

Log Out

Parent IT Support

<http://access/IPS/frames.asp?unit=QualityControl>

10857	Wiley	Courtney Davis	9/19/2002	9/19/2002	\$131,920.00	Accept Standard	View Docs	View	View	Waiting
10877	Schoel	Joel Horn	9/20/2002	9/20/2002	\$400,100.00	Accept Stream	View Docs	View	View	Waiting
10888	Wagner	Courtney Davis	9/20/2002	9/20/2002	\$300,700.00	Accept Standard	View Docs	View	View	Waiting
10801	Feamin	Courtney Davis	9/20/2002	9/20/2002	\$252,000.00	Accept Plus	View Docs	View	View	Waiting
10893	Vue	TJ Rubley	9/27/2002	9/27/2002	\$198,000.00	Accept Stream	View Docs	View	View	Waiting
10894	Robinson	Courtney Davis	9/27/2002	9/27/2002	\$288,000.00	Accept Standard	View Docs	View	View	Waiting
10895	Robinson	Courtney Davis	9/27/2002	9/27/2002	\$40,000.00	Accept Standard	View Docs	View	View	Waiting
10878	Cook	Courtney Davis	9/27/2002	9/27/2002	\$35,000.00	Accept Standard	View Docs	View	View	Waiting
10892	Marone	TJ Rubley	9/27/2002	9/27/2002	\$178,500.00	Accept Standard	View Docs	View	View	Waiting
10881	NORDBY	Amy Egan	9/27/2002	9/27/2002	\$113,500.00	Accept Standard	View Docs	View	View	Waiting
10882	NORDBY	Amy Egan	9/27/2002	9/27/2002	\$155,500.00	Accept Stream	View Docs	View	View	Waiting
10883	NORDBY	Amy Egan	9/27/2002	9/27/2002	\$141,500.00	Accept Standard	View Docs	View	View	Waiting
10889	Emily	Jesse Maendel	9/27/2002	9/27/2002	\$130,000.00	Accept Standard	View Docs	View	View	Waiting
10871	Williams-Jr	Bree Shupe	9/27/2002	9/27/2002	\$188,500.00	Accept Stream	View Docs	View	View	Waiting
10890	Mulkens	TJ Rubley	9/27/2002	9/27/2002	\$450,000.00	Accept Stream	View Docs	View	View	Waiting
10897	Elmerson	TJ Rubley	9/27/2002	10/27/2002	\$281,200.00	Accept Plus	View Docs	View	View	Waiting
10888	Cohn	Michael Culver	9/30/2002	9/30/2002	\$190,000.00	Accept Stream	View Docs	View	View	Waiting
10885	Gabriel	Michael Culver	9/30/2002	9/30/2002	\$178,540.00	Accept Standard	View Docs	View	View	Waiting
10833	Kroeger	Courtney Davis	9/30/2002	9/30/2002	\$148,500.00	Accept Standard	View Docs	View	View	Waiting

October

10891	Mulkens	TJ Rubley	10/27/2002	10/27/2002	\$131,300.00	Accept Stream	View Docs	View	View	Waiting
10899	Steeb	Michael Culver	10/15/2002	10/15/2002	\$125,130.00	Accept Standard	View Docs	View	View	Waiting
10872	RUEBT	Scott Nordby	10/31/2002	10/31/2002	\$285,000.00	Accept Stream	View Docs	View	View	Waiting

November

10887	Test	Staff	12/31/2002	12/31/2002	\$178,750.00	Accept Standard	View Docs	View	View	Approved
-------	------	-------	------------	------------	--------------	-----------------	-----------	------	------	----------

37/85

~500

Fig. 5c

570

38/35

5600

Fig. 6

670

POINT for Windows - [TEST123.BRW]

Shmoie, Joe

Buttons: Open, Copy from Browser, Loan Origination, Processor, Loan Program, DC Scenario, Purpose of Loan, Down Payment, Appraisal Value, Loan Amount, Subject to Property, Address, City, State, Zip, Copy from Property Address, Keep open

Form Fields:

- Name: Joe Shmoie
- Phone: 303-716-7676
- Email: itsupport@accessquitycorp.com
- SSN: 123-45-6789
- Address: 123 Anywhere St., Denver, CO 80222
- City: Denver
- State: CO
- Zip: 80222
- Copy from Property Address: [ ]
- Keep open: [ ]

Form Controls:

- Loan Origination: [X] Conv, [ ] FIA, [ ] VA, [ ] Other
- Processor: [X] Primary, [ ] Secondary, [ ] Investment
- Loan Program: [X] Conv 15 Year Fixed, [ ] Interfirst Purchase
- DC Scenario: [X] Purchase, [ ] Contribution, [ ] Permanent
- Purpose of Loan: [X] Buy, [ ] Refinance, [ ] Other
- Down Payment: 10,000
- Appraisal Value: 200,000
- Loan Amount: 200,000
- Subject to Property: [X] Yes, [ ] No
- Address: 123 Anywhere St., Denver, CO 80222
- City: Denver
- State: CO
- Zip: 80222
- Copy from Property Address: [ ]
- Keep open: [ ]

Form Labels:

- Loan Origination
- Processor
- Loan Program
- DC Scenario
- Purpose of Loan
- Down Payment
- Appraisal Value
- Loan Amount
- Subject to Property
- Address
- City
- State
- Zip
- Copy from Property Address
- Keep open

Form Values:

- Loan Origination: [X] Conv, [ ] FIA, [ ] VA, [ ] Other
- Processor: [X] Primary, [ ] Secondary, [ ] Investment
- Loan Program: [X] Conv 15 Year Fixed, [ ] Interfirst Purchase
- DC Scenario: [X] Purchase, [ ] Contribution, [ ] Permanent
- Purpose of Loan: [X] Buy, [ ] Refinance, [ ] Other
- Down Payment: 10,000
- Appraisal Value: 200,000
- Loan Amount: 200,000
- Subject to Property: [X] Yes, [ ] No
- Address: 123 Anywhere St., Denver, CO 80222
- City: Denver
- State: CO
- Zip: 80222
- Copy from Property Address: [ ]
- Keep open: [ ]

Form Buttons:

- Open
- Copy from Browser
- Loan Origination
- Processor
- Loan Program
- DC Scenario
- Purpose of Loan
- Down Payment
- Appraisal Value
- Loan Amount
- Subject to Property
- Address
- City
- State
- Zip
- Copy from Property Address
- Keep open

Form Text:

- Loan Origination: [X] Conv, [ ] FIA, [ ] VA, [ ] Other
- Processor: [X] Primary, [ ] Secondary, [ ] Investment
- Loan Program: [X] Conv 15 Year Fixed, [ ] Interfirst Purchase
- DC Scenario: [X] Purchase, [ ] Contribution, [ ] Permanent
- Purpose of Loan: [X] Buy, [ ] Refinance, [ ] Other
- Down Payment: 10,000
- Appraisal Value: 200,000
- Loan Amount: 200,000
- Subject to Property: [X] Yes, [ ] No
- Address: 123 Anywhere St., Denver, CO 80222
- City: Denver
- State: CO
- Zip: 80222
- Copy from Property Address: [ ]
- Keep open: [ ]

Form Fields:

- Name: Joe Shmoie
- Phone: 303-716-7676
- Email: itsupport@accessquitycorp.com
- SSN: 123-45-6789
- Address: 123 Anywhere St., Denver, CO 80222
- City: Denver
- State: CO
- Zip: 80222
- Copy from Property Address: [ ]
- Keep open: [ ]

Form Controls:

- Loan Origination: [X] Conv, [ ] FIA, [ ] VA, [ ] Other
- Processor: [X] Primary, [ ] Secondary, [ ] Investment
- Loan Program: [X] Conv 15 Year Fixed, [ ] Interfirst Purchase
- DC Scenario: [X] Purchase, [ ] Contribution, [ ] Permanent
- Purpose of Loan: [X] Buy, [ ] Refinance, [ ] Other
- Down Payment: 10,000
- Appraisal Value: 200,000
- Loan Amount: 200,000
- Subject to Property: [X] Yes, [ ] No
- Address: 123 Anywhere St., Denver, CO 80222
- City: Denver
- State: CO
- Zip: 80222
- Copy from Property Address: [ ]
- Keep open: [ ]

Form Labels:

- Loan Origination
- Processor
- Loan Program
- DC Scenario
- Purpose of Loan
- Down Payment
- Appraisal Value
- Loan Amount
- Subject to Property
- Address
- City
- State
- Zip
- Copy from Property Address
- Keep open

Form Values:

- Loan Origination: [X] Conv, [ ] FIA, [ ] VA, [ ] Other
- Processor: [X] Primary, [ ] Secondary, [ ] Investment
- Loan Program: [X] Conv 15 Year Fixed, [ ] Interfirst Purchase
- DC Scenario: [X] Purchase, [ ] Contribution, [ ] Permanent
- Purpose of Loan: [X] Buy, [ ] Refinance, [ ] Other
- Down Payment: 10,000
- Appraisal Value: 200,000
- Loan Amount: 200,000
- Subject to Property: [X] Yes, [ ] No
- Address: 123 Anywhere St., Denver, CO 80222
- City: Denver
- State: CO
- Zip: 80222
- Copy from Property Address: [ ]
- Keep open: [ ]

Form Buttons:

- Open
- Copy from Browser
- Loan Origination
- Processor
- Loan Program
- DC Scenario
- Purpose of Loan
- Down Payment
- Appraisal Value
- Loan Amount
- Subject to Property
- Address
- City
- State
- Zip
- Copy from Property Address
- Keep open

Form Text:

- Loan Origination: [X] Conv, [ ] FIA, [ ] VA, [ ] Other
- Processor: [X] Primary, [ ] Secondary, [ ] Investment
- Loan Program: [X] Conv 15 Year Fixed, [ ] Interfirst Purchase
- DC Scenario: [X] Purchase, [ ] Contribution, [ ] Permanent
- Purpose of Loan: [X] Buy, [ ] Refinance, [ ] Other
- Down Payment: 10,000
- Appraisal Value: 200,000
- Loan Amount: 200,000
- Subject to Property: [X] Yes, [ ] No
- Address: 123 Anywhere St., Denver, CO 80222
- City: Denver
- State: CO
- Zip: 80222
- Copy from Property Address: [ ]
- Keep open: [ ]

610

640

650

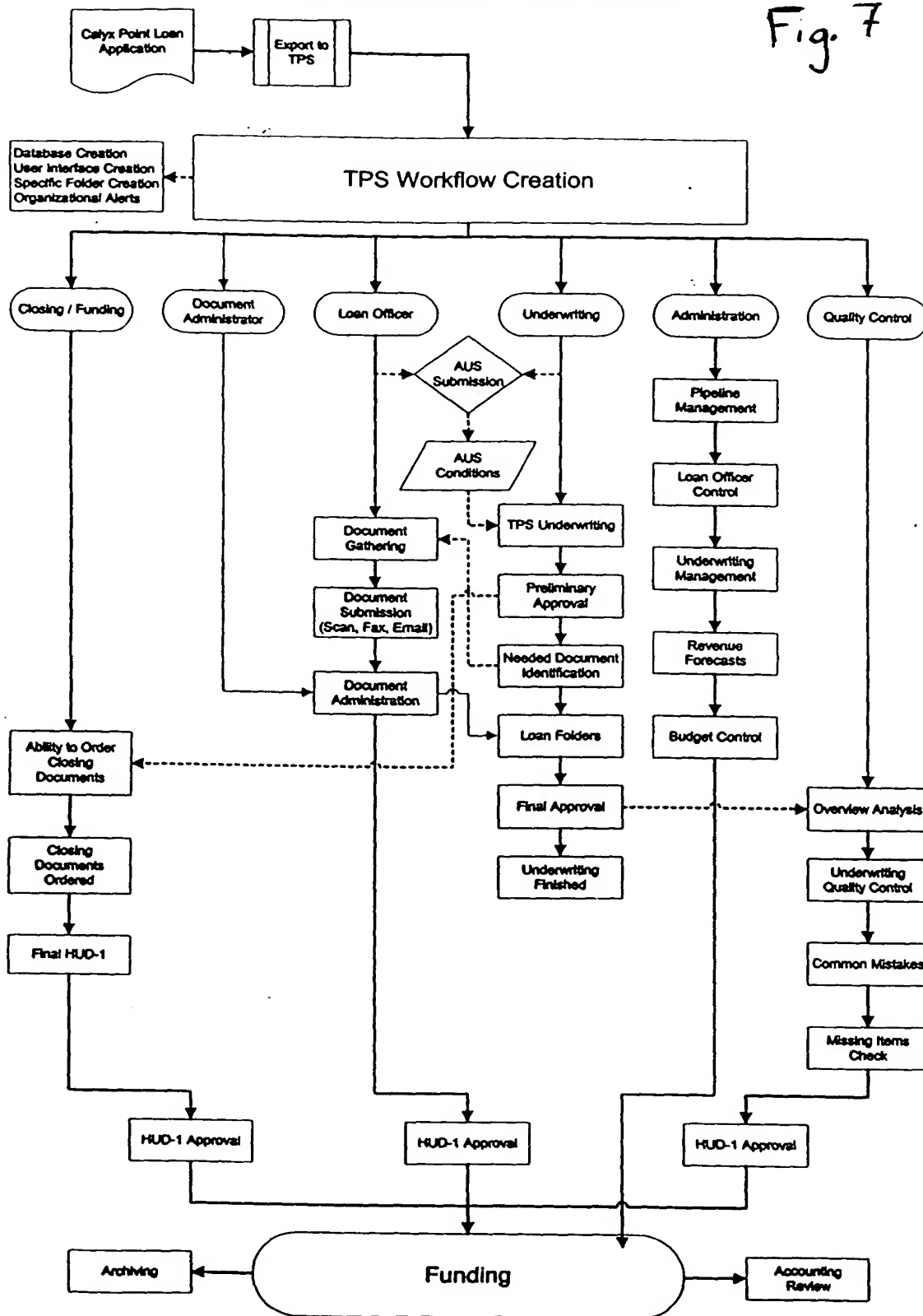
660

620

630

# TPS Software Workflow

39/85  
Fig. 7





# Closing and Funding

Back

40/85

Fig. 8

800

**ACCESS  
EQUITY  
CORP.**

You are logged in as:  
**Closing and Funding**

[Loans in Queue](#)  
[Scoreboard](#)  
[Log Out](#)  
[Email IT Support](#)

Access Equity Corp. TPS System - Microsoft Internet Explorer

Address: <http://access105.frames.asp?baseurl=Officer=Closing%20and%20Funding>

July	August	September	October	November	December
<div> <div>10708</div> <div>10561</div> </div> <div> <div>Refinance</div> <div>Refinance</div> </div> <div> <div>7/30/2002</div> <div>7/30/2002</div> </div> <div> <div>\$148,000.00</div> <div>\$109,000.00</div> </div> <div> <div>ABN AMRO</div> <div>ABN AMRO</div> </div> <div> <div>NATCO</div> <div>NATCO</div> </div> <div> <div>Order</div> <div>Order</div> </div> <div> <div>View</div> <div>View</div> </div> <div> <div>Waiting...</div> <div>Waiting...</div> </div> <div> <div>Order</div> <div>Order</div> </div>					

The Closing Module is the area in which closing documents and funding will be completed.



41/85 Fig. 9A

## TPS Login



900

### TPS Mortgage

Enter your username and password below to access the TPS Reporting System.

UserID:  2901  
Password:  2902  
Privilege:  ADMIN  2903  
 2904

42/85

Fig. 9B

9207

**TPS Mortgage**

905

43/85 Fig. 9C

9102



Welcome,  
Ritesh Saraf

- 935 Loans In Process
- 9402 Closed Loans
- 945 Deleted Loans
- 9502 Scoreboard
- 955 Commissions
- 9602 Archived Loans

Admin Options

Select One... ▾

Change Privilege 925

ADMIN ▾ 930

965 Log Out

Email IT Support 970

**Loans in Process**

Select a primary filter: By Month All 2003

Select a secondary filter: Purpose Investor Title Company

Default View

1085 1080 1080

Loan #	Loan Officer	Borrower	Lock Exp	Pricing	Closing Date	Finishing Date	Loan Purpose	Loan Amt	Investor	Title Co	Processing	UW Conditions
143	Chris Neenan	Slavin, Lou Ann	05/14/2003	\$0.00	05/14/2003	05/14/2003	Cash-Out Refi	\$ 289,000.00	Interfirst		Processing	Accept-Plu(1/1/1)
180	Staff	Gilson, Tad S	05/20/2003	\$0.00	05/20/2003	05/20/2003	Non-Cash-Out Re	\$ 184,300.00	Expanded Mortgage		Processing	Accept-Standard(2/2)
200	Staff	Hanson, Carrie	05/28/2003	\$0.00	05/28/2003	05/28/2003	Purchase	\$ 97,000.00	Interfirst	Land Title	Processing	Accept-Plu(1/1/1)
175	Staff	Madrid, Geneva	05/31/2003	\$0.00	05/31/2003	05/31/2003	Purchase	\$ 16,1020.00	Interfirst		Processing	Accept-Plu(2/2/2)
4				\$0.00				\$ 73,320.00				

1005

---

**Loans in Process**

Select a primary filter: By Month All 2003

Select a secondary filter: Purpose Investor Title Company

Default View

1085 1080 1080

Loan #	Loan Officer	Borrower	Lock Exp	Pricing	Closing Date	Finishing Date	Loan Purpose	Loan Amt	Investor	Title Co	Processing	UW Conditions
227	Fillesh Saral	Wong, Roger	06/11/2003	\$425.00	06/11/2003	06/11/2003	Purchase	\$ 153,000.00			Processing	None(0/0)
209	Staff	Ahilles, Anthony A	06/18/2003	\$0.00	06/18/2003	06/17/2003	Non-Cash-Out Re	\$ 165,000.00	Interfirst	Land Title	Processing	Accept-Standard(10/10)
207	Staff	Moran, Jeston	06/18/2003	\$0.00	06/18/2003	06/18/2003	Non-Cash-Out Re	\$ 207,500.00	Interfirst	NATCO	Processing	Accept-Plu(10/10)
211	Staff	Kindgren, Karl	06/18/2003	\$0.00	06/18/2003	06/18/2003	Non-Cash-Out Re	\$ 103,000.00			Processing	None(0/0)
219	Staff	Ahilles, Anthony A	06/19/2003	\$288.00	06/19/2003	06/19/2003	Non-Cash-Out Re	\$ 165,000.00	Interfirst	Land Title	Processing	Accept-Plu(12/2)
202	Staff	Akerley, Jeanne	06/19/2003	\$282.00	06/19/2003	06/25/2003	Purchase	\$ 165,200.00	MOAI	NATCO	Processing	ACCEPT-Standard(16/16)
238	Paul Horn	Wong, Roger	06/11/2003	\$1000.00	06/11/2003	06/26/2003	Purchase	\$ 153,000.00	ABN AMRO	Land Title	Processing	Approved
212	Staff	Suazo, Mary	06/26/2003	\$0.00	06/26/2003	06/27/2003	Non-Cash-Out Re	\$ 143,500.00	MOAI	Vanguard Title	Processing	ACCEPT-Plu(1/1/1)

1070 1075 1065

HS/85

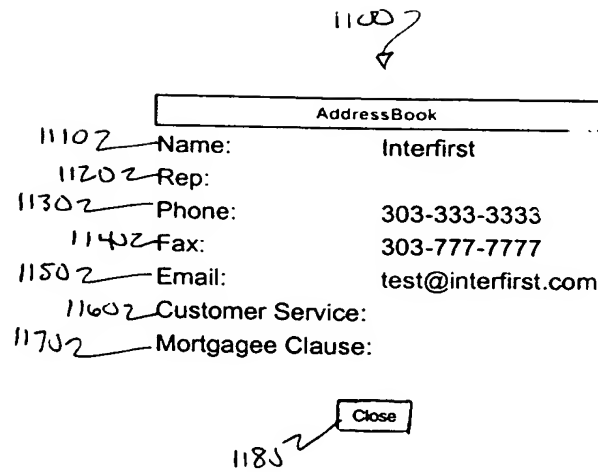
Fig. 10B

**Wong, Roger**

Pricing Information:	
Loan Amount:	153000.0
Interest Rate:	6.875
YSP:	0.0
Origination:	0.0
Appraisal:	325.0
Credit Report:	0.0
Flood Cert:	0.0
Fees:	500
Broker Credit (-):	0.0
Revenue:	425.0
Lock Exp. Date	07/24/2003
<input type="button" value="ReLock"/> <input type="button" value="Close Window"/>	

46/85

Fig. 11



Loan Information (238)			
Wong, Roger	Lock Exp. Date: 06/14/2003	Loan Amount: \$ 153000.00	
1234 TBD	Closing Date: 06/11/2003	Interest Rate:	6.875%
Denver CO 80222	Funding Date: 06/26/2003		

220 Fig. 12A  
47/85

Underwriting Information

1220

Approval Type ACCEPT-PLUS

Documents

1230

ACCEPT-PLUS

Document	Status
THREE-MTH-PAY-STUB	Approved

1240

ALWAYS-REQUIRED

Document	Status
TITLE-WORK	Approved
FLOOD-CERT	Approved
TAX-CERT	Approved

1250

Close

1200

Loan Information (143)

Slavin, Lou Ann      Lock Exp. Date: 05/14/2003      Loan Amount: \$ 289000.00  
123 TBD      Closing Date: 05/14/2003      Interest Rate: 7.000%  
Golden CO 80401      Funding Date: 05/14/2003

1210

Fg. 12B

48/85

Underwriting Information

Approval Type

Accept-Plus

1220

Documents

1230

Accept-Plus

Document	Status
Verbal VOE or Most Recent Paystub	Needed
Most Recent Account Statement	Needed

1240

Always-Required

Document	Status
Title Policy	Needed
Appraisal	Needed
Evidence of Insurance	Needed
Disclosures	Needed
Purchase Contract	Needed
Flood Certificate	Needed
Tax Certificate	Needed

1240

1250

Co-Borrower Information

Document	Status
Co-Borrower Verbal VOE or Most Recent Paystub	Needed
Co-Borrower Most Recent Account Statement	Needed

1260

Close



Processing Information (143)

Slavin, Lou Ann  
123 TBD  
Golden CO 80401

Fig. 13

49/85

Processing

Title	Company	Ordered	Due Date	Change
		08/12/2003	08/22/2003	<input type="button" value="Edit"/>

Appraisal	<input type="button" value="Order Appraisal"/>	<input type="button" value="Remove"/>
-----------	--	---------------------------------------

1300

Flood	<input type="button" value="Order Flood Cert"/>	<input type="button" value="Remove"/>
-------	---	---------------------------------------

	Company	Ordered	Due Date	Change
Insurance	American Family Insurance	08/11/2003		<input type="button" value="Edit"/>

PayOff 1	<input type="button" value="Order Pay Off"/>	<input type="button" value="Remove"/>
----------	--	---------------------------------------

PayOff 2	<input type="button" value="Order Pay Off"/>	<input type="button" value="Remove"/>
----------	--	---------------------------------------

50/85 Fig. 14

Deleted Loans

Select a primary filter: By Month  All  2003

Select a secondary filter: Purpose  Investor  Title Company

Default View

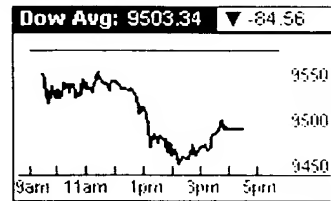
August (2003)									
Loan #	Date Deleted	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Remove
1003	07/21/2003	null	Hosmer, Jason	08/18/2003	08/22/2003	Non-Cash-Out Refi	\$ 250000.00	Interfirst	Remove
1							\$ 250000.00		
July (2003)									
Loan #	Date Deleted	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Remove
224	06/13/2003	Paul Horn	Manna, Brian	07/09/2003	07/17/2003	Purchase	\$ 237500.00	Hello	Remove
1							\$ 237500.00		
June (2003)									
Loan #	Date Deleted	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Remove
236	06/13/2003	Paul Horn	Wong, Roger	06/18/2003	06/25/2003	Purchase	\$ 153000.00	ABN AMRO	Remove
208	09/10/2003	Staff	Ahillas, Anthony A	06/23/0003	06/23/2003	Non-Cash-Out Refi	\$ 165000.00		Remove
214	06/13/2003	Paul Horn	Ahillas, Anthony A	06/18/2003	06/20/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
230	06/13/2003	Paul Horn	Wong, Roger	06/18/2003	06/20/2003	Purchase	\$ 153000.00	AEC	Remove
221	06/13/2003	Paul Horn	Ahillas, Anthony A	06/18/2003	06/20/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
213	06/12/2003	Paul Horn	Ahillas, Anthony A	06/16/2003	06/19/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
215	06/13/2003	Paul Horn	Ahillas, Anthony A	06/17/2003	06/19/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
235	06/13/2003	Paul Horn	Wong, Roger	06/17/2003	06/19/2003	Purchase	\$ 153000.00	ABN AMRO	Remove
234	06/13/2003	Paul Horn	Wong, Roger	06/17/2003	06/19/2003	Purchase	\$ 153000.00	ABN AMRO	Remove
222	09/10/2003	Staff	Ahillas, Anthony A	06/17/2003	06/18/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
216	06/13/2003	Paul Horn	Ahillas, Anthony A	06/17/2003	06/17/2003	Non-Cash-Out Refi	\$ 165000.00	ABN AMRO	Remove
11							\$ 1767000.00		

51/85 Fig. 15

### September 2003

Loan Officer	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
Totals	0	\$ 0.00	\$ 0.00	\$ 0.00

Fri, 05 Sep 2003, 6:55 pm EDT  
Prices are delayed a minimum of 15 minutes.



▼ S&P500	-6.58	1021.39
▼ NASDAQ	-10.73	1858.24
▲ FTSE100	8.40	4257.20
▲ NIKKEI	3.82	10650.77

### September 2003

Loan Officer	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
Staff	46	\$ 6607703.00	\$ 310450.50	\$ 14240.00
Chris Neenan	1	\$ 289000.00	\$ 0.00	\$ 0.00
null	1	\$ 285000.00	\$ 34.00	\$ 34.00
Totals	48	\$ 7181703.00	\$ 310484.00	\$ 14274.00

### Year To Date 2003

Month	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
August	7	\$ 1255925.00	\$ 9128.50	\$ 0.00
July	10	\$ 1425363.00	\$ 41694.00	\$ 2000.00
June	11	\$ 1726200.00	\$ 244950.00	\$ 4000.00
May	8	\$ 1368070.00	\$ 2254.00	\$ 5284.00
March	3	\$ 204950.00	\$ 625.00	\$ 0.00
February	4	\$ 242500.00	\$ 0.00	\$ 0.00
January	2	\$ 250795.00	\$ 5800.00	\$ 0.00
Totals	45	\$ 6473803.00	\$ 304451.00	\$ 11284.00

### Last 12 Months

Month	# of Loans	Loan Volume	Projected Revenue	Actual Revenue
December	2	\$ 327850.00	\$ 5924.00	\$ 0.00
August	7	\$ 1255925.00	\$ 9128.50	\$ 0.00
July	10	\$ 1425363.00	\$ 41694.00	\$ 2000.00
June	11	\$ 1726200.00	\$ 244950.00	\$ 4000.00
May	8	\$ 1368070.00	\$ 2254.00	\$ 5284.00
March	3	\$ 204950.00	\$ 625.00	\$ 0.00
February	4	\$ 242500.00	\$ 0.00	\$ 0.00
January	2	\$ 250795.00	\$ 5800.00	\$ 0.00
Totals	47	\$ 6801653.00	\$ 310375.00	\$ 11284.00

52/85

Fig. 16

# Commissions

Select a primary filter:

By Month

Select a secondary filter:

Purpose

Default View

May (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Investor	Loan Amt	Actual Revenue	Commission	Approval	Edit
187	Staff	Ames, John	05/15/2003	05/15/2003	Non-Cash-Out Refi	Interfirst	\$ 193000.00	\$ 2000.00	\$ 100.00	Approve	Edit
1							\$ 193000.00	\$ 2000.00	\$ 100.00		

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Investor	Loan Amt	Actual Revenue	Commission	Approval	Edit
217	Staff	Ahillas, Anthony A	06/17/2003	06/17/2003	Non-Cash-Out Refi		\$ 165000.00	\$ .00	\$ -1452.50	Approve	Edit
218	Paul Horn	Ahillas, Anthony A	06/19/2003	06/20/2003	Non-Cash-Out Refi	Interfirst	\$ 165000.00	\$ .00	\$ -1452.50	Approve	Edit
2							\$ 330000.00	\$ .00	\$ -2905.00		

6000

53/85- F<sub>19</sub>.17

# Archived Loans

Select a primary filter:

By Month

Select a secondary filter:

Purpose  Investor  Title Company

Default View

July (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval Type
220	Ritesh Saraf	Ahillas-Anthony A	06/24/2003	07/27/2003	Non-Cash-Out Refi	\$ 165000.00		ALL	
155	Staff	Ryan-Daniel J.	07/03/2003	07/03/2003	Purchase	\$ 64000.00		ALL	
2						\$ 229000.00			

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval Type
210	Staff	Levin-Jeffrey	06/19/2003	06/19/2003	Non-Cash-Out Refi	\$ 146000.00			
1						\$ 146000.00			

May (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval Type
151	Staff	Jackson-Mary E	05/23/2003	05/23/2003	Non-Cash-Out Refi	\$ 25300.00	Interfirst	Vanguard Title	Accept-Standard
1						\$ 25300.00			

54/85

Fig. 18

TPS Users									
	Us rnam	Nam	Admin	Und rwriter	Loan Officer	Quality Contr l	Cl sing	Proc ssor	Staff
C	chris_neenan	Chris Neenan	Y	Y	Y	Y	Y	Y	N
C	paul	Paul Horn	Y	Y	Y	N	N	N	Y
C	rgore	Raj Gore	Y	Y	Y	Y	Y	Y	Y
C	rsaraf	Ritesh Saraf	Y	Y	Y	Y	Y	Y	Y
C	staff	Staff	N	N	Y	N	N	N	Y

Add Edit Delete Cancel

1800

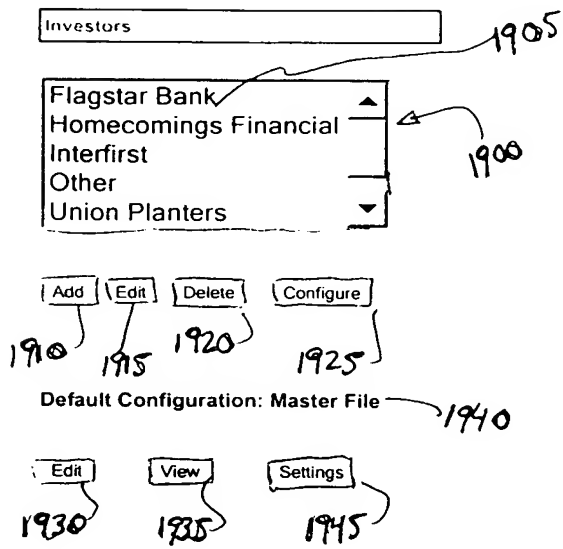


Fig. 19  
55/85

Back Flagstar-Bank

Configuration Files

Master File: Flagstar-Bank-MASTER Make Sub Setting View Edit Delete  
2005 2010 2015 2020 2025

My Settings

2000

Fig. 20

56/85



Flagstar-Bank 1905

Edit Template

Add Category 2115 Done 2120

Category Name: Accept-Plus 2105

Edit Category Delete Category

Fig. 21A

57/85

2100

Documents  
There are 2 documents in this category.

Verbal VOE or Most Recent Paystub  
Most Recent Account Statement 2110

Edit Document 2125 Cancel

Category Name: Accept-Standard 2105

Edit Category Delete Category

Documents  
There are 7 documents in this category.

Last 30 days paystubs  
2002 W2 Statement  
2001 W2 Statement  
2002 Personal Tax Return 2110

Edit Document Cancel

Category Name: Accept-Stream 2105

Edit Category Delete Category

Documents  
There are 4 documents in this category.

Last 30 days paystubs  
2002 W2 Statement  
2002 Tax Return  
Most Recent Account Statement 2110

Edit Document Cancel

Category Name: Always-Required 2105

Edit Category

Delete Category

Documents

There are 10 documents in this category.

Title Policy ▲  
Appraisal —  
Evidence of Insurance —  
Disclosures ▼

Edit Document

Cancel

Category Name: Co-Borrower Information 2105

Edit Category

Delete Category

Documents

There are 9 documents in this category.

Co-Borrower Last 30 days paystubs ▲  
Co-Borrower 2002 W2 Statement —  
Co-Borrower 2001 W2 Statement —  
Co-Borrower 2002 Tax Return ▼

Edit Document

Cancel

Category Name: Investment Property Information 2105

Edit Category

Delete Category

Documents

There are 4 documents in this category.

Lease Agreement  
Rental Schedule Operating Income Statement  
2002 Personal Tax Return Including Schedule E  
2001 Personal Tax Return Including Schedule E

Edit Document

Cancel

Fig. 21B

58/85

Flagstar-Bank

Edit Template

Add Category

Done

Category Name: Accept-Plus

Edit Category

Delete Category

Documents

There are 2 documents in this category.

Verbal VOE or Most Recent Paystub  
Most Recent Account Statement

2110

Edit Document

Cancel

2125

Category Name: Accept-Standard

Edit Category

Delete Category

Documents

There are 7 documents in this category.

Last 30 days paystubs  
2002 W2 Statement  
2001 W2 Statement  
2002 Personal Tax Return

Edit Document

Cancel

Category Name: Accept-Stream

Edit Category

Delete Category

Documents

There are 4 documents in this category.

Last 30 days paystubs  
2002 W2 Statement  
2002 Tax Return  
Most Recent Account Statement

Edit Document

Cancel

59/85 Fig. 22

Flagstar-Bank

Edit Document

Category-name: Accept-Plus

Document Name: Verbal VOE or Most Re

Document Description: Verification of Income

Document Status: ☒ Required ☐ Optional

Edit Delete Cancel Done

Conditions

Add Condition

Add Cancel

Existing Conditions

Does the name on the  
VOE or Paystub match

Edit Delete

Is the Date on the  
VOE or Paystub within

Edit Delete

If VOE, is it signed  
by an AEC Employee

Edit Delete

Save

Fig. 23

60/85

2300

2325

2330

2315

2320

2305

2310

2335

Default

Category Nam : LP-Accept-Stream

There are 4 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2002 Tax Return
- Most Recent Account Statement

2105

Fig. 24

61/85

Category Name: LP-Accept-Plus

There are 2 documents in this category

- Verbal VOE or Most Recent Paystub
- Most Recent Account Statement

2105

2400

Category Name: LP-Accept-Standard

There are 7 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2001 W2 Statement
- 2002 Personal Tax Return
- 2001 Personal Tax Return
- Most Recent Account Statement
- Previous Month Account Statement

2105

Category Name: LP-Declined

There are 0 documents in this category

2105

Category Name: DU-Eligible

There are 2 documents in this category

- Verbal VOE or Most Recent Paystub
- Most Recent Account Statement

2105

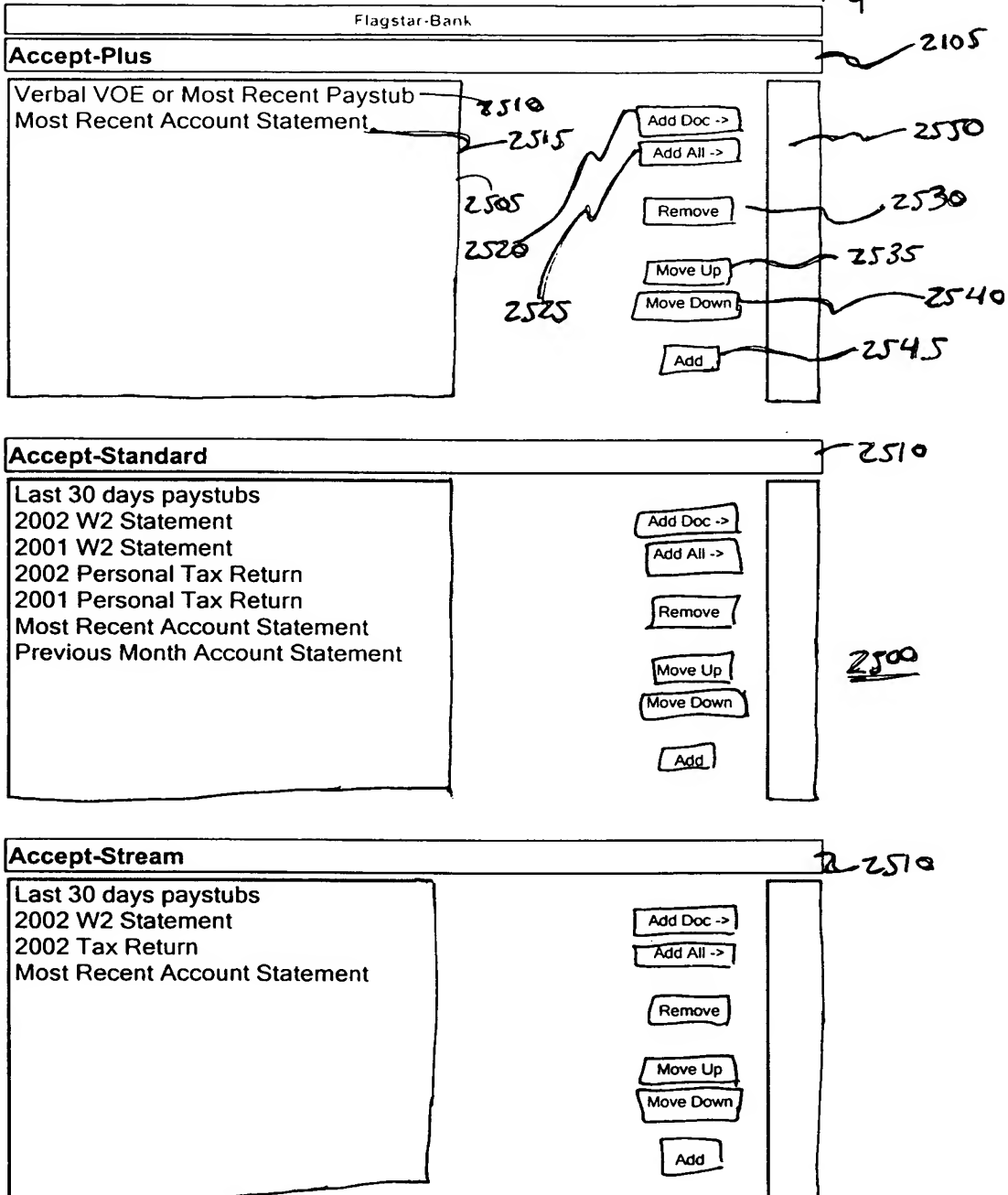
Category Name: DU-Elig-Expanded-Level1

There are 4 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2002 Tax Return

2105

62/85  
Fig. 25



Accept-Stream	
Last 30 days paystubs 2002 W2 Statement 2002 Tax Return Most Recent Account Statement	<div>Add Doc -&gt;</div> <div>Add All -&gt;</div> <div>Remove</div> <div>Move Up</div> <div>Move Down</div> <div>Add</div>

2500

Add Doc ->  
Add All ->  
Remove  
Move Up  
Move Down

64/85  
Fig. 27

Default
Category Name: LP-Accept-Stream

There are 4 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2002 Tax Return
- Most Recent Account Statement

Category Name: LP-Accept-Plus
-------------------------------

There are 2 documents in this category

- Verbal VOE or Most Recent Paystub
- Most Recent Account Statement

2700

Category Name: LP-Accept-Standard
-----------------------------------

There are 7 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2001 W2 Statement
- 2002 Personal Tax Return
- 2001 Personal Tax Return
- Most Recent Account Statement
- Previous Month Account Statement

Category Name: LP-Declined
----------------------------

There are 0 documents in this category

Category Name: DU-Eligible
----------------------------

There are 2 documents in this category

- Verbal VOE or Most Recent Paystub
- Most Recent Account Statement

Category Name: DU-Elig-Expanded-Level1
--

There are 4 documents in this category

- Last 30 days paystubs
- 2002 W2 Statement
- 2002 Tax Return



65/85

Fig. 28

Default

Edit Template

Add Category

Done

Category Name: LP-Accept-Stream

Edit Category

Delete Category

Documents

There are 4 documents in this category.

Last 30 days paystubs  
2002 W2 Statement  
2002 Tax Return  
Most Recent Account Statement

Edit Document

Cancel

Category Name: LP-Accept-Plus

Edit Category

Delete Category

Documents

There are 2 documents in this category.

Verbal VOE or Most Recent Paystub  
Most Recent Account Statement

Edit Document

Cancel

Category Name: LP-Accept-Standard

Edit Category

Delete Category

Documents

There are 7 documents in this category.

Last 30 days paystubs  
2002 W2 Statement  
2001 W2 Statement  
2002 Personal Tax R turn

Edit Document

Cancel

66/85

Default

Edit Category

Category Name: LP-Accept-Stream

Approval Type ☒ Yes ☐ No

New Document Edit Delete Done

Documents

There are 4 documents in this category

Doc Name: Last 30 days paystubs

Doc Description: Verification of Income

Document State: ☒ Required ☐ Optional

Edit Delete

Doc Name: 2002 W2 Statement

Doc Description: Verification of Income

Document State: ☒ Required ☐ Optional

Edit Delete

Doc Name: 2002 Tax Return

Doc Description: Income Verification

Document State: ☒ Required ☐ Optional

Edit Delete

Doc Name: Most Recent Account S

Doc Description: Asset Verification

Document State: ☒ Required ☐ Optional

Edit Delete

Fig. 29

2900

67/85

Fig. 30

Default

Document

Category-name: LP-Accept-Stream

Document Name:

Document Description:

Document Status: ☒ Required ☐ Optional

Conditions

Add Condition

Existing Conditions

Does the name on the  
W2 match the name on

Does the company name  
on the W2 match the

Does the SSN listed  
on the W2 match the

Take Line 3 of the  
W2, divide by 12, and

Does everything  
appear correct and

Is this a 2002 W2?

3000

68/85-



Fig. 31A

Welcome,  
Ritesh Saraf

- Loans In Process 935
- Closed Loans 940
- Scoreboard 950
- Commissions 955
- Archived Loans 960

Change Privilege

LO

Log Out

Email IT Support

3100 ↑

69/85

Fig. 31B

Loans In Process

Select a filter:

Purpose

Investor

Title Company

1000

1057

4

Default View

August (2003)

Loan #	Borrower	Lock Exp.	Pricing	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval	UW Docs	Processing
226	Wong, Roger	08/07/2003	\$350.00	08/30/2003	08/30/2003	Non-Cash-Out Refi	\$ 200000.00	Interfirst		Accept-Standard(9/9)	View	Processing
1010	Riley, Michael P	Float	\$0.00	08/27/2003	08/27/2003	Cash-Out Refi	\$ 136000.00	Interfirst		Accept-Plat(12/2)	View	Processing
1018	Haycock, Kaira	02/05/2003	\$2144.50	08/21/2003	08/21/2003	Non-Cash-Out Refi	\$ 163000.00	Interfirst	North American Title Company	Accept-Plat(12/2)	View	Processing
1011	Guese, Jill M	Float	\$0.00	08/20/2003	08/20/2003	Non-Cash-Out Refi	\$ 80800.00	Interfirst		Accept-Standard(20/20)	View	Processing
1005	Forbes, Derek	08/20/2003	\$334.00	08/19/2003	08/19/2003	Purchase	\$ 186725.00	Interfirst		Accept-Standard(15/16)	View	Processing
1004	Shimmers, Thomas M	Float	\$0.00	08/14/2003	08/14/2003	Non-Cash-Out Refi	\$ 374400.00	Interfirst		Accept-Plat(12/2)	View	Processing
6			\$ 8828.50				\$ 1440925.00					

July (2003)

Loan #	Borrower	Lock Exp.	Pricing	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval	UW Docs	Processing
94	Mocelin, Greg	08/08/2003	\$3750.00	07/22/2003	07/24/2003	Purchase	\$ 210933.00	MOA	American Liberty	Approved	View	Processing
1			\$ 3750.00				\$ 210933.00					

June (2003)

Loan #	Borrower	Lock Exp.	Pricing	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	Title Co	Approval	UW Docs	Processing
227	Wong, Roger	07/24/2003	\$425.00	06/11/2003	06/11/2003	Purchase	\$ 153000.00			None(0/0)	View	Processing
1			\$ 425.00				\$ 153000.00					

1000  
12157

70/85



Fig. 32

Welcome,  
Ritesh Saraf

Loans In Queue (5)	3205
Cond. Approval	2810
Final Approval	23215
Loans Funded	23220
Scoreboard	2950
Change Privilege	2925
UW	
Log Out	965
Email IT Support	

3200

71/85

Fig. 33

Loans In Queue

Select a primary filter:  
 By Month  All  2003

Select a secondary filter:  
 Investor

Default View

August (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Amt	Investor	AUS Engine	AUS
1010	Ritesh Saraf	Riley, Michael P	08/27/2003	08/27/2003	\$ 136000.00	Interfirst	Interfirst	Approve
1								

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Amt	Investor	AUS Engine	AUS
211	Staff	Kindgren, Karl	06/18/2003	06/18/2003	\$ 103000.00			Approve
217	Staff	Ahillas, Anthony A	06/17/2003	06/17/2003	\$ 165000.00		MOAI	Approve
227	Ritesh Saraf	Wong, Roger	06/11/2003	06/11/2003	\$ 153000.00		MOAI	Approve
208	Staff	Ahillas, Anthony A	06/23/0003	06/23/2003	\$ 165000.00		AEC	Approve
4								

3300

72/85

Fig. 34A

Riley-Michael P (103 Wenatchee Street)

Select Approval Type

- ☐ Accept-Plus ☐ Accept-Standard ☐ Accept-Stream  
☒ None

2105

R 3405

Select Document Set

Choose Setting ▼

There are no documents present

3400



73/85

Fig. 34B

Riley-Michael P (103 Wenatchee Street)

Select Approval Type

- ☒ Accept-Plus   ☐ Accept-Standard   ☐ Accept-Stream  
☐ None

3405

Select Document Set

Choose Setting

Document

3410  
Status

3420  
Update

3400

Accept-Plus

Verbal VOE or Most Recent Paystub Needed    
Most Recent Account Statement Needed  

3415

Always-Required

Title Policy	Needed	<input type="text" value="Needed"/> 
Appraisal	Needed	<input type="text" value="Needed"/> 
Evidence of Insurance	Needed	<input type="text" value="Needed"/> 
Disclosures	Needed	<input type="text" value="Needed"/> 
Purchase Contract	Needed	<input type="text" value="Needed"/> 
1st Mortgage Payoff	Needed	<input type="text" value="Needed"/> 
2nd Mortgage Payoff	Needed	<input type="text" value="Needed"/> 
Flood Certificate	Needed	<input type="text" value="Needed"/> 
Subordination Agreement	Needed	<input type="text" value="Needed"/> 
Tax Certificate	Needed	<input type="text" value="Needed"/> 

Update

Edit

74/85

Fig. 35

Conditional Approval

Select a primary filter:

By Month

3700

Select a secondary filter:

Purpose

Default View

August (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	AUS Engine	Approval Type	DMS	UW Approval
226	Ritesh Saraf	Wong, Roger	08/30/2003	08/30/2003	Non-Cash-Out Refi	\$ 200000.00	Interfirst	MOAI	Accept-Stream	Approved(9/8)	Waiting..
1010	Ritesh Saraf	Riley, Michael P	08/27/2003	08/27/2003	Cash-Out Refi	\$ 136000.00	Interfirst	Interfirst	Accept-Plus	Approved(12/2)	Waiting..
1018	Ritesh Saraf	Haycock, Kaira	08/21/2003	08/21/2003	Non-Cash-Out Refi	\$ 163000.00	Interfirst	Interfirst	Accept-Plus	Approved(12/2)	Waiting..
1011	Ritesh Saraf	Guese, Jill M.	08/20/2003	08/20/2003	Non-Cash-Out Refi	\$ 80800.00	Interfirst	Interfirst	Accept-Standard	Approved(20/20)	Waiting..
1005	Ritesh Saraf	Forbes, Derek	08/19/2003	08/19/2003	Purchase	\$ 186725.00	Interfirst	Interfirst	Accept-Standard	Approved(16/16)	Waiting..
1004	Ritesh Saraf	Shimmers, Thomas M	08/14/2003	08/14/2003	Non-Cash-Out Refi	\$ 374400.00	Interfirst	Interfirst	Accept-Plus	Approved(12/2)	Waiting..
126	Staff	Perney, James	08/07/2003	08/08/2003	Non-Cash-Out Refi	\$ 115000.00	Interfirst	MOAI	Accept-Stream	Approved(1/14)	Waiting..

July (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	AUS Engine	Approval Type	DMS	UW Approval
120	Staff	Gonzalez, Tracy	07/30/2003	08/02/2003	Non-Cash-Out Refi	\$ 190000.00	Interfirst	AEC	Accept-Standard	Approved(16/16)	Waiting..
195	Staff	Shirley II, William L	07/29/2003	07/29/2003	Non-Cash-Out Refi	\$ 82000.00	Interfirst	ALL	Accept-Plus	Approved(8/8)	Waiting..
1002	Staff	Kirsch, Todd M	07/24/2003	07/24/2003	Cash-Out Refi	\$ 160930.00	Interfirst	Interfirst	Accept-Standard	Approved(13/13)	Waiting..
183	Staff	Burkholder, Robert	07/22/2003	07/30/2003	Purchase	\$ 0.00	Interfirst	moai	Accept-Standard	Approved(17/17)	Waiting..
181	Staff	Wigaard, Sherry	07/19/2003	07/19/2003	Cash-Out Refi	\$ 258500.00	Interfirst	moai	Accept-Stream	Approved(10/10)	Waiting..
182	Staff	Gentz, Sharon D	07/13/2003	07/13/2003	Cash-Out Refi	\$ 97000.00	Interfirst	moai	Accept-Stream	Approved(10/10)	Waiting..

75/85

**Loan Summary**

Loan Number 120  
Borrower: Gonzalez, Tracy  
Loan Officer: Staff

Fig. 36

**AUS Approval Type**

Accept-Standard 2105

**Documents Needed (13)**

Name:	Status	Underwrite
Last 30 days paystubs	3610 Needed	3615 Needed
2001 W2 Statement	Needed	Needed
Most Recent Account Statement	Needed	Needed
Previous Month Account Statement	Needed	Needed
Co-Borrower Last 30 days paystubs	Needed	Needed
Co-Borrower 2002 W2 Statement	Needed	Needed
Co-Borrower 2001 W2 Statement	Needed	Needed
Co-Borrower Most Recent Account Statement	Needed	Needed
Co-Borrower Previous Month Account Statement	Needed	Needed
Title Policy	Ordered	Needed
Disclosures	Needed	Needed
Purchase Contract	Needed	Needed
Tax Certificate	Needed	Needed

3605  
3610  
3615  
3600

**Documents Ordered(2)**

Name:	Status	Underwrite
Evidence of Insurance	Ordered	Ordered
Flood Certificate	Ordered	Ordered

**Documents Received(1)**

Name:	Status	Underwrite
Appraisal	Received	View 3620

**Documents Approved (0)**

Name:	Status	Underwrite
-------	--------	------------

76/85

Loan Summary	
Loan Number	120
Borrower:	Gonzalez, Tracy
Loan Officer:	Staff

Fig. 37

AUS Approval Type
Accept-Standard

Document Conditions	
1 Does the property address on the Appraisal match the 1003?	<input type="radio"/> Yes <input checked="" type="radio"/> No
2 Does the name on the Appraisal match the Borrower's name on the 1003?	<input type="radio"/> Yes <input checked="" type="radio"/> No
3 Is the Appraisal less than 90 days old?	<input type="radio"/> Yes <input checked="" type="radio"/> No
4 Are there 4 comparables listed within the Appraisal?	<input type="radio"/> Yes <input checked="" type="radio"/> No
5 Is the Appraisal signed by the appraiser?	<input type="radio"/> Yes <input checked="" type="radio"/> No
6 Is there a copy of the Appraiser's license in the appraisal?	<input type="radio"/> Yes <input checked="" type="radio"/> No
7 Does the appraisal type match the AUS appraisal type needed?	<input type="radio"/> Yes <input checked="" type="radio"/> No
8 Does the value of this appraisal match the value of the 1003?	<input type="radio"/> Yes <input checked="" type="radio"/> No

3705

Approve	Decline	Cancel
---------	---------	--------

3715 3720

3700

3710

77/85



Fig. 38

Welcome,  
Ritesh Saraf

- Doc Admin ~ 3820
- Loans In Process ~ 3805
- Submissions ~ 3810
- Funded Loans ~ 3815
- Scoreboard ~ 3800 ←

Change Privilege

PROCESSOR ▼

Log Out

Email IT Support

78/85

Processor Loans In Process

Select a primary filter:  
 By Month:  2003:

Select a secondary filter:  
 Purpose:  Title Company:

Default View  
 May (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	To Order	Past Due
143	Chris Neenan	Slavin, Lou Ann	05/14/2003	05/14/2003	Cash-Out Refi	Order(4/6)	Due(1)
180	Staff	Gilson, Tad S	05/20/2003	05/20/2003	Non-Cash-Out Refi	Order(5/6)	Due(1)
200	Staff	Hanson, Carrie	05/28/0003	05/28/2003	Purchase	Order(1/5)	Due(4)
175	Staff	Madrid, Geneva	05/31/2003	05/31/2003	Purchase	Order(2/5)	Due(3)
4							

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Funding Date	Loan Purpose	To Order	Past Due
227	Ritesh Saraf	Wong, Roger	06/11/2003	06/11/2003	Purchase	Order(0/5)	Due(4)
209	Staff	Ahillas, Anthony A	06/18/2003	06/17/2003	Non-Cash-Out Refi	Order(3/6)	Due(3)
222	Staff	Ahillas, Anthony A	06/17/2003	06/18/2003	Non-Cash-Out Refi	Order(4/6)	Due(2)
211	Staff	Kindgren, Karl	06/18/2003	06/18/2003	Non-Cash-Out Refi	Order(2/6)	Due(3)
207	Staff	Moran, Jeston	06/18/2003	06/18/2003	Non-Cash-Out Refi	Order(4/6)	Due(2)
219	Staff	Ahillas, Anthony A	06/19/0003	06/19/2003	Non-Cash-Out Refi	Order(5/6)	Due(1)
208	Staff	Ahillas, Anthony A	06/23/0003	06/23/2003	Non-Cash-Out Refi	Order(5/6)	Due(1)
202	Staff	Akerley, Jeanne	06/10/2003	06/25/2003	Purchase	Order(3/5)	Due(2)
238	Paul Horn	Wong, Roger	06/11/2003	06/26/2003	Purchase	Order(4/5)	Due(0)
212	Staff	Suazo, Mary	06/26/2003	06/27/2003	Non-Cash-Out Refi	Order(4/6)	Due(2)
10							

3905

3900

Fig 39

3910

3915

3920

3925

79/85

Fig. 40

Processing Information (211)

Kindgren, Karl  
305 E Geneseo  
Lafayette CO 80026

Processing

	Company	Ordered	Due Date	Change
Title		08/15/2003	08/25/2003	<input type="button" value="Edit"/>

	Company	Ordered	Due Date	Change
Appraisal E	Appraisal, Inc	08/05/2003	08/12/2003	<input type="button" value="Edit"/>

	Company	Ordered	Due Date	Change
Flood		08/15/2003	08/15/2003	<input type="button" value="Edit"/>

Insurance  <sup>4005</sup> Remove

	Company	Ordered	Due Date	Change
Pay Off1	ABN AMRO	08/05/2003	08/25/2003	<input type="button" value="Edit"/>

PayOff 2  Remove

4000

80/85

Fig. 41

HOI

Order Date: 09/05/2003

Due Date: 09/07/2003

Ordered By: Ritesh Saraf

Company: Insurance

Update Cancel Close

4105

4110

4115

4120

4125

4100



81/85

Processor Submissions

Select a primary filter:

By Month  All  2003

Select a secondary filter:

Purpose  Investor  Title Company

4200

4205

Default View

May (2003)

Loan #	Loan Officer	Borrower	Closing Date	Loan Purpose	Investor	To Submit	Submitted	Expired	UW Conditions
143	Chris Neenan	Slavin, Lou Ann	05/14/2003	Cash-Out Refi	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(11/11)
180	Staff	Gilson, Tad S	05/20/2003	Non-Cash-Out Refi	Expanded Mortgage	Submit	Submitted	Pay Due	Accept-Standard(3/3)
200	Staff	Hanson, Carrie	05/28/0003	Purchase	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(11/11)
175	Staff	Madrid, Geneva	05/31/2003	Purchase	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(12/12)

4

June (2003)

Loan #	Loan Officer	Borrower	Closing Date	Loan Purpose	Investor	To Submit	Submitted	Expired	UW Conditions
227	Ritesh Saraf	Wong, Roger	06/11/2003	Purchase		Submit	Submitted	Pay Due	None(0/0)
209	Staff	Ahillas, Anthony A	06/18/2003	Non-Cash-Out Refi	Interfirst	Submit	Submitted	Pay Due	Accept-Standard(10/10)
207	Staff	Moran, Jeston	06/18/2003	Non-Cash-Out Refi	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(10/10)
211	Staff	Kindgren, Karl	06/18/2003	Non-Cash-Out Refi		Submit	Submitted	Pay Due	None(0/0)
219	Staff	Ahillas, Anthony A	06/19/0003	Non-Cash-Out Refi	Interfirst	Submit	Submitted	Pay Due	Accept-Plus(12/12)
202	Staff	Akerley, Jeanne	06/10/2003	Purchase	MOAI	Submit	Submitted	Pay Due	ACCEPT-Standard(16/16)
238	Paul Horn	Wong, Roger	06/11/2003	Purchase	ABN AMRO	Submit	Submitted	Pay Due	Approved
212	Staff	Suazo, Mary	06/26/2003	Non-Cash-Out Refi	MOAI	Submit	Submitted	Pay Due	ACCEPT-PLUS(14/14)

8

4215

F.g. 42

82/85

Fig. 43

(200) Submit to: Interfirst

Submit Date 08/04/2003



Submit Cancel Close

Interfirst Details

Address: Detroit MI  
Phone: 303-333-3333  
Email: test@interfirst.com  
Fax: 303-777-7777

4300

**Select a primary filter:**

1415

**Select a secondary filter:**

Purpose	Investor	Title Company

### Default View

June (2003)											
	Loan #	Borrower	Closing Date	Funding Date	Loan Purpose	Loan Amt	Investor	JUS Engine	Approval Type	Approval Status	View Doc
	217	Anillas, Anthony A	06/17/2003	06/17/2003	Non-Cash-Out Refi	\$ 165000.00		MOAI	None	Due(0/0)	View
1.											

May (2003)

[illegible]

June (3)

[illegible]

84/85

Fig. 45

Doc Admin

Document Administrator Refresh

No.	Date Received	Current Name	Extension	View	New Name	Rename
1	24/06/03	Guesse-Appraisal	pdf	<a href="#">View</a>		<a href="#">Rename</a>
2	13/08/03	Guesse-Bank-Statement	pdf	<a href="#">View</a>		<a href="#">Rename</a>
3	03/06/03	Guesse-Flood-Cert	pdf	<a href="#">View</a>		<a href="#">Rename</a>
4	28/03/03	Guesse-GFE	pdf	<a href="#">View</a>		<a href="#">Rename</a>
5	13/08/03	Guesse-Insurance	pdf	<a href="#">View</a>		<a href="#">Rename</a>
6	13/08/03	Guesse-Payoff	pdf	<a href="#">View</a>		<a href="#">Rename</a>
7	13/08/03	Guesse-Paystub	pdf	<a href="#">View</a>		<a href="#">Rename</a>
8	13/08/03	Guesse-Title	pdf	<a href="#">View</a>		<a href="#">Rename</a>
9	13/08/03	Guesse-VOE	pdf	<a href="#">View</a>		<a href="#">Rename</a>
10	13/08/03	Guesse-W2	pdf	<a href="#">View</a>		<a href="#">Rename</a>
11	28/03/03	Robert-Disc	pdf	<a href="#">View</a>		<a href="#">Rename</a>
12	28/03/03	test3	pdf	<a href="#">View</a>		<a href="#">Rename</a>

4505

4500

85/85

Fig. 46

